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BURNED CIT TAKES ON COURAGE *

fire Peril Is Over and the famine Danger Growing Less.

PESTILENCE A MENACE.

Improve Conditions of Sanitation.

TOWNS ASK FOR THE REFUGEES.

Nearby Cities Want the Homeless to Be Sent to Them.

SUPPLY TRAINS COMING IN.

Neighboring Counties Rushing in Food on Wagons.

Greatest Danger to the City Is From Bad Sanitation-The Mayor Warns the People to Take the Utmost Precautions -Californians Rushing Food to the City in All Sorts of Conveyances-What Fire There Remains Is Along the Wharves on the Bay-Ferryhouse Watched Closely to Keep It Safe-Many of the Sick Sent Out to the Presidio -Some of the Dead Burled in the City Parks-Looters Still Being Dealt With Judge Lynch Fashion-Refugees Not Allowed to Take Baggage With Them

The San Francisco fire is nearly spent. t has spread a little to corners which it missed in the first sweep, but as the west wind holds steady it is borne to the eastward and its march is limited by San Francisco Bay. In another day or two it will probably burn itself out.

All the surrounding country has sent in supplies in advance of the relief trains, and Dr. Joseph Voorsanger, the member of the Committee of Safety in charge of the food supply, reported last night that there had been enough provisions to go around; and as supplies are coming fast from all directions the homeless people will not starve.

The danger now is from pestilence through lack of sanitation. To avert this Major McIver of the Regular army is laying out sanitary camps and the authorities are encouraging every one who can do so to leave town. The water supply is partly restored. There is enough for cooking and drinking purposes. A rule that it shall be used for no other purpose is enforced strictly.

The railroads are running trains again and giving free passage to refugees. As yet no one is allowed to enter the city. Several smaller Californian cities have offered accommodations and have informed the Committee of Public Safety as to how many refugees they can ac-

All up and down the Pacific Coast the people are doing all they can to get the necessities of life into San Francisco. Mayor Schmitz has asked especially for tents, blankets and all other necessities of out

Hope has flowed back into the city. No one in San Francisco seems to doubt that it will be rebuilt at once. It is only a question of ways and means. Three office buildings passed over but not seriously damaged by the fire will be occupied tomorrow morning for the transaction of pressing business. The main thoroughfares, at least those which have cooled off

after the fire, have been cleared for traffic. The tenement district, where most of the lives were lost in the earthquake, has cooled off. Yesterday soldiers and volunteers went through the ruins taking out the bodies. It was impossible to take them to the regular cemeteries. They were buried fifteen in a trench in the public parks or even in unpaved streets. There were found small buildings whose loss escaped notice on the first day, each holding from two to six corpses From the conditions which the soldiers found in this district it is probable that the loss of life greater than the estimated 600.

Details of the earthquake disaster which

were missed in the confusion of the first there. Prodigal, hospitable San Francisco day began to come in yesterday. The Cosmopolitan Hotel collapsed with great loss of life. The early morning vegetable market was filled with pedlers. The roof fell in and the number of dead at this point is estimated at twenty.

The fact remains that this fourth day marked the return of hope to San Francisco. From the outside the city is receiving every encouragement which the American people can give it. Never were offers of aid so many or so hearty.

Gov. Pardee yesterday decided to make to-morrow and Tuesday public holidays, and so proclaimed them. This will probably relieve the banking situation legally.

The fire must have threatened the waterfront again late at night, for Major Devol telegraphed the War Department just before midnight that the army tugs Slocum and McClelland, assisted by the navy tugs, saved the waterfront, but only after the most heroic efforts.

FIRE DYING OUT SLOWLY.

No Danger of a Famine-Efforts to Prevent a Pestilence.

OARLAND, Cal., April 21 .- Although the worst is over, the stubborn San Francisco fire still burns on. Turned back from Gan. Function Fighting to the still burns on. Turned back from Van Ness avenue yesterday afternoon, it set itself to clean up the districts which it had missed in its first rush. Telegraph Hill went, but the district lying north of Telegraph Hill and Russian Hill, and known as North Beach, together with the seaward slope of Russian Hill, had been spared. The flames took that to-day.

The west wind is high, and early in the day it became apparent that the wharves and wharf buildings on the north frontage were in danger. So far the fire tugs have managed to save the wharves, but this hot rush of flames may be too much for them. They were doing the best they could when the fire, spreading fan shaped, ran along a fringe of waterfront buildings that were spared the first day and reached out toward the ferry building.

This is the most important point in San Francisco just new. If it goes the ferries will have no places to dock and the refugees will be cut off from the country of refuge along the Oakland hills. A police tug brought news of this peril to the fire police. They left the fight at the comparatively unimportant north wharves to the regular fire engines and hurried to save the ferry

All the afternoon long they kept streams on the buildings which fringe the broad esplanade about the ferry, and by 4 o'clock the fire was checked at this point. Even when the smoke was rolling down Market street the steady procession of refugees kept up. This is about the only time in this fire when the puny forces of man have been able to save anything.

With a cloud of smoke overhanging the district north of Market and a sullen haze which obscures the sun above all that the fire is practically over. They have passed through too much even to care about the burning of a few wharves and fifteen or twenty blocks of houses, for unless the wind veers, and this is not likely, the fire has little more to feed upon.

FAMINE DANGER PAST.

The danger of famine is past. We had lost faith in everything when we thought that the people of the country and especially of the broad productive region at our doors, would let us starve. Not only have half a dozen provision trains arrived. but the farmers of all Alameda county and of northern Santa Clara county have loaded all the provisions they have into their wagons and brought them in to offer without money and without price to the

They brought crates of chickens, freshly killed calves and hogs, wagonloads of dried fruits which they were holding in their storehouses from last season. The warehouses at Port Costa, the centre of grain shipments, seem to be sending all their flour. A carload of unground wheat was sent in to-day. The military, acting with the Committee of Safety, took possession of all these provisions as they arrived. The names of the owners and rough inventories were taken, except in cases where it was specified that the provisions were to be given to the relief fund. The others will be paid full value for their goods when the relief committee gets to the distribution of the funds, which are now known to be coming.

The baggage car of the Southern Pacific passenger train coming in from the San Joaquin Valley was loaded with miscelaneous provisions gathered in the small towns along the line. The man in charge reported that all over the southern San Joaquin Valley the women were gathering eggs and hard boiling them, so as to send in food which would not need cooking.

The soldiers are piling up the supplies in the Southern Pacific freight yard in Oakland. There is enough to feed the refugees here for a day or two at least and they have been sending the surplus to San Francisco. We cannot tell here what the famine situation is over there, but refugees say that the soldiers are managing to feed the city. It must have been a close squeeze, however, for it is definitely known that for the first time they broke into the service rations voted by the Government, which

had been saved for great emergencies. Rabbi Jacob Voorsanger, at the head of the sub-committee on provisions, sent over word yesterday that they had the famine situation in hand. Into San Francisco there came supplies from the small towns of the Coast region by every train running on the southern route. Even San José, it is understood forgot her own desolation and sent supplies. For there is no famine problem

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is being paid back in kind by the country.

FUNSTON TACKLES SANITATION. Something perhaps worse than famine threatens San Francisco. The sewers are gone. It is a city without sanitation. Conditions are ripe for any kind of pestilence. There is just enough water for drinking and cooking, not enough for cleanliness. To settle this problem Gen. Funston, the little man with horse sense to whom the city owes so much, has bent all his energy. Now that the city is more quiet and fresh troops have arrived from the south, a good part of the soldiers have been sent off to arrange sanitary camps in the Potrero and on the ocean slope of the city. Even Golden Gate Park, large and open as it is, has become foul through the occupation of more than 100,000 people for two nights.

TOWNS ASK FOR PEFUGEES. Committees from this side of the bay; passed specially by the troops, were in San Francisco to-day advising every one to leave. The whole State has telegraphed offers of hospitality. Berkeley, where the University of California campus is a concentrating camp, asks for 2,000 more: Fresno wants 3.000, and nearly every town of the San Joaquin Valley offers to help. The Southern Pacific is giving free transportation and all trains are crowded. This will help to avert the pestilence.

There is a great forest country with flowing streams to the north. If only provisions can be got to those this and the slopes of Mount Tamalpais can accommodate thousands without danger. Yet what can three railroad lines do with 400,000 people? Sanitation is the problem now. The ruins of the tenement district south of Market street, where most of the dead lay, have cooled. Yesterday the police, the soldiers and hardy citizen volunteers set themselves to gathering the corpses, which are in frightful condition from the great heat, and burying them. So many bodies appear to have been taken out from little houses whose fall escaped notice in the general disaster that the number of dead must pass the early estimate of 600.

SOME BODIES BURIED IN PARKS.

There was no attempt to get them to the cemeteries or even to the temporary cemeteries at the Presidio. They were buried in the nearest parks unidentified. In Columbis Park and in South Park big treuches were dug and the corpses were piled in fifteen to a trench. At one place on Folsom street there was no park near at hand. They dug the trench there in an unpaved street. A military messenger who came over tonight with despatches reported that this horrible task is nearly done. Most of the corpses are under ground.

CHINATOWN TUNNELS CAVED IN. There is another unconsidered factor which adds to the list of probable dead. Chinatown was built three stories above the street and three below it. The Chinese had run their tunnels, chambers and secret passages fifty feet below ground. These were always populated, especially at night. As they were not timbered, these tunnels must have caved in, for the shock was strong enough at that point to overthrow some of the old rookeries. The things which must have happened down there in the bowels of the earth! Even if the Chinese had thought of rescue work here, the fire would have driven them away, for Chinatown caught fire almost at once and the population was driven into Portsmouth

TWENTY-FIVE PEDLERS KILLED.

New details of the earthquake shock keep coming in. Only to-day did we learn that about twenty-five vegetable pedlers, mostly Italian, were killed by the fall of the vegetable market on Washington street. This was a wide, low building and was doing a lively business at 5 o'clock in the morning when the shock came. The roof fell and the fire reached that building before the ruins could be searched. It is said that two or three were roasted alive.

Men are mighty good or mighty bad in a time like this. We have learned that. Threequarters of the people are helping one another, sharing their rations with them, helping to hunt for the missing, burying the dead, caring for the sick. One-quarter is grabbing and storing food, trying to make money from the necessities of others, ready to rob and to plunder. One old man who came over alone on the ferry to-day wore a big overcoat, although the weather is mild, appeared very fat and walked with difficulty. A soldier took a good look at him, stepped forward, ripped his overcoat open and found that he had tied bags of provisions all about his body, like a life preserver. He cried piteously when the soldiers com-

mandeered the provisions.

They are still shooting the looters, but certain rumors about men caught stealing jewels from the dead and cutting off the fingers of corpses to get at the rings are regarded as preposterous on the face of it. The dead were among the very poor. That alone makes this story foolish. Although the soldiers as a whole have behaved like heroes. there are isolated cases of privates who have got drunk on liquor taken out of ruined buildings and used their rifles too freely. Probably more than one case of reported execution for looting amounted to coldblooded murder.

A corporal who has just been transferred from San Francisco to Oakland, and who was on guard at the mint, says that there is no truth in the story of an attack on the mint by a band of robbers. But of course there have been isolated robberiesa great deal more than the soldiers have ever punished by the summary method of

shoo g. MP LIFE MORE COMFORTABLE. In the dark places of Golden Gate Park

there was some highway robbery last night. The robbers were after provisions rather than money. The second night of

general camping out in the park differed but little from the first, except that the people were on the whole more comfortable. The volunteer fire fighters, who have pretty well dropped out of the work, now that the fire has turned, were rested up. There were more blankets and shelter tents; thanks to the troops.

SICK SENT TO THE PRESIDIO.

It was inevitable, under the circumstances; that many should fall sick from diseases brought on by exposure. The troops sent all such to the hospitals of the Presidio, which must be crowded by this

There is nothing to show that an epidemic of any kind is threatened. The cases were of pneumonia, acute rheumatism and the like. It is a fortunate circumstance that the physicians' convention was just over when the earthquake came and that most of the delegates had remained in the city. The medical department at the Presidio, with the thoughtfulness and foresight which have marked the work of the army all through, systematically appropriated the stocks of drug stores as they were threatened by the flames, and the medical supply department at the Presidio is well stocked. Just now there appears to be no danger of a

The refugees came into Oakland to-day without any personal baggage. The soldiers, realizing that life is now more valuable than property and that it may be life and death to get people out of the city, forced them to leave their belongings in a great heap which is growing along the esplanade of the ferries. As there is no water except for drinking purposes, the refugees, marked with the smoke and the dirt of their out of doors bed, looked like tramps.

There has been a strange change in the psychology of the crowd. Yesterday they were actively miserable, still able to weep or to laugh at their hard luck. Today they are simply dead of face and eyes. There is no emotion left in them. The soldiers are haggard yet.

Back with the refugees to-day came great part of the cadet battalion of the University of California. These young men were not a success as police and Gen. Funston, having no time to train them in their duties, dismissed the corps. Yesterday President Jordan telegraphed from Stanford University offering the aid of a volunteer corps of 150 students. Rabbi Voorsanger, needing the help of young and active men in distributing provisions, accepted the offer. They arrived to-day and were set at work. Of course all classes are dismissed at both of the universities and it is doubtful if there will be any more regular instruction this term. Stanford, where the water supply is ample and the sanitation good, may take care of some of the refugees.

COURAGE SHOWS ITSELF.

Among the people who have made San Francisco and who guide its activities hope is reviving. While the actual refugees are numb and dulled by four days of horror and of hardship, courage is in the air again. The citizens are getting ready first to clear the city, restore the water supply and sanitation and make it livable and then to rebuild. That they will rebuild is accepted without question. The only debate is over ways and means.

The banks, housed in tents or in modern buildings which were seared but not destroved by the fire, will open for business on Wednesday. The loss to their vaults was slight; they will probably be ready to pay off all reasonable claims. There has been a shortage of ready money. People of means unable to realize on checks have been as poor as the poorest these four days.

OFFICE BUILDINGS TO BE OPENED. There is tremendous work to be done greater work than any other American city ever had to do. But the Western spirit is ablaze. Men have started out to do it. The Merchants' Exchange Building the new Fairmount Hotel and the Monadnock Building, three modern steel structures which came out of the fire without important damage, will be opened on Monday morning as office buildings for the transaction of important business.

Steel construction and fireproofing vindicated themselves nobly in this disaster. Many such buildings got through the earthquake, and the best of them, although burned over, will not have to be rebuilt.

MAYOR'S SANITATION WARNING The following was the day's proclama-

tion by Mayor Schmitz: "Do not be afraid of famine. There will be an abundance of food supplied. Do not use any water except for drinking and cooking purposes. Do not light any fires in houses, stoves or fireplaces. Do not use any house closets under any circumstances, but dig earth closets in rear of vacant lots. using, if possible, chloride of lime or some other disinfectant. This is of the greatest importance, and the water supply is only sufficient for drinking and cooking. Do not allow any garbage to remain on the premises; bury and cover it immediately. Pestilence can only be avoided by com-

plying with these regulations. "You are particularly requested not to enter any business house or dwelling except your own, as you may be mistaken for one of the looters and shot on sight, as the orders are not to arrest but shoot down any one caught stealing."

PARK SLEEPERS FARE ILL.

Oakland, which is shut off from the heavy sea, fog and wind, was a more comfortable place to spend the night out of doors than Golden Gate Park, which fronts on the Pacific Ocean, and gets the full benefit of every breeze that blows. Early this morning the temperature fell and the wind in-The people came out of the park shrub

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bery where they were trying to keep warm; be suspended. Everything for a time must and made a long procession down the Ocean boulevard. The park museum was placed under guard to keep its treasures from looters and a limited number of women, children and old men were allowed to sleen on its stone floors.

But the refugees in Idora Park and the slopes about Lake Merritt, Oakland, escaped the cold wind, and, being in a town which stood and was trying to do everything for them, they fared a great deal better. Only a few hardy men; who were willing to sacrifice themselves for the good of the weaklings, went without covering. The people stripped the portieres and hangings from their walls, tore up their carpets, brought in every spare piece of cloth which

would do for a night's covering. The women and children who preferred to stay indoors and on hard floors were taken care of in the public halls, the school buildings and the basements of the churches. To-day beds were improvised of sheets and hav and the weaker refugees who are beginning to go down under the strain will sleep comfortably.

Oakland has done nobly. People are sharing their beds with absolute strangers. and while the newcomers in the park camps were dead to the world those who came the day before cheered up considerably. One camp of young men got out a banjo and sang for the entertainment of the crowd. People played cards, too, and one little San Francisco wharf rat produced an oilcloth craps layout and started to bank a game. The police raided this in short

One hears all kinds of stories; some of them a comedy relief to the great tragedy. A man ran from a hotel on Ellis street in his pajamas, but with a pair of trousers thrown over his shoulder. About the time the heavy shock ceased he ran into a group of women. This brought him to his modesty and he sat down on the sidewalk and put on his trousers at once. People have bee carrying about the most ridiculous belongings, like bird cages, music boxes and cooking utensils. One refugee in Idora Park carries about with him a big French horn, which was the only thing he

SEPARATION OF FAMILIES.

Perhaps the most heartrending thing now is the separation of families. In the basement of St. John's Church they are taking care of three little Italian girls who cry night and day. Somehow during the exodus from Telegraph Hill to Fort Mason they were separated from their father, who had them in charge, and in the morning they followed the general exodus to the open ferries. Where part of a family is on this side and part on the other, it is impossible to go back for any inquiries, owing to the rigid rule that no one shall enter

There are a lot of people in Oakland who have come in from other places in California to try to rejoin relatives in San Francisco. During the day these people watch by the approaches of the ferry mole, scanning every batch of refugees as the ferries bring them over. J. D. Springer, a travelling man, has a wife and family living in Geary street, San Francisco. He was in Sacramento when the shock came. He could not get to Oakland until Thursday morning.

For two days he camped out by the mole, so that if his wife came over she would not pass him in the night. On Friday a friend told him that he had seen Mrs. Springer camping out on Union Square the day before. This was his first proof that she was alive. Yesterday morning she appeared in the procession of refugees in charge of their Chinese servant, who had taken care of her and her little son from the first. The Chinaman was carry ing the baby.

In fact, one of the attractive features on he human side of this thing has been the devotion of the Chinese servants to the children of the families which they served. This is not the only thing, for many a Chinaman has acted as the man of the family for the women and children. Except for the inevitable panic of the first morning, when the Chinese tore into Portsmouth Square and fought with the Italians for a place of safety, the Chinese have been orderly easy to manage and philosophical. They have staggered around under loads of household goods which would have broken the back of a horse and they took hard the order of the troops yesterday, which commanded all passengers to leave their bundles at the ferry.

JAIL BIRDS TAKEN AWAY SAFELY. The San Francisco police managed to clear the old county jail on Broadway and the city prison without losing a prisoner although both these buildings were destroyed. There is a large county jail at the southern limit of the city, far out of the

When it became certain that the jails would go they sent the prisoners by relays to this jail. The last batch went on foot under heavy guard. The Broadway jail was of Spanish construction and dated from the early days. From it Casey and Cora, the first men lynched by the vigilantes, were taken.

The time was when Oakland boasted that she would some day have a greater population than San Francisco. She has it-in a manner of which neither town ever

The San Francisco post office gathered itself together vesterday and made an attempt to resume business. The post office buildthe postal people found temporary quarters in a building near by which a freak of the fire had spared. There is a terrible job before them. Delivery, of course, must The Famous Lake Shore Limited

has sleeping cars for St. Louis and Cincinnati leaving New York every day at 5:30 P. M., via New York Central Lines. No excess fare.—Ade,

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go out of the general delivery window. This is a cumbersome and almost impossible way of getting an accumulation of mail to perhaps 200,000 people, yet it seems to be the only way. They are four days behind, of course, and the pile of mailbags looks like wheat sacks in a granary. Besides that, half the United States must have been writing letters to San Francisco Gold Taken From a Bank's in these four days and when these comthe force will be swamped. The Post Office Department never before faced such a problem as this.

Then there must be a heavy money order and registered mail from folks who are trying to rush money to friends and relatives in San Francisco. The problem of identification for money orders and registered mail is another thing which makes the heart of the post office clerks sink. They will have the assistance of the carrier force, or such of them as have remained in the city, since there is nothing now except the Western Addition and the suburbs to carry mail to.

TEMPORARY MATERNITY HOSPITAL.

The University of California has taken one small problem off the hands of the Oakland authorities. Since the first day babies have been born out of doors in all the concentration camps. To-day the university has established a temporary maternity hospital, under the direction of Prof. Walter McGee, physical director. A great many women about to become mothers were sent over there to-day.

The Cosmopolitan Hotel, another big barn of a lodging house situated in the tenement district south of Market, caved in at the first shock of the earthquake and buried the lodgers. It is impossible to say how many were killed, but the loss here was large. The ruins were burned over before the bodies could be taken out, and this was one of the places from which the soldiers took corpses to-day for burial.

LAST STAND OF THE FIRE. Flames Around Telegraph Hill Made 25,

000 More Persons Homeless. OAKLAND, Cal., April 21.-As an indicaion of the mad flight of the inhabitants is the fact that the bodies of two babies were found on Union street. On the waterfront the only structure intact is the ferry building, but the authorities fear that is unsafe.

During the night the flames swept from he top of Telegraph Hill down to the level where the lumber yards stood. Thence they whirled out toward the military reservation, where more than 20,000 persons are encamped. For a time there was fear that they might be entrapped, as a large number of oil and gas tanks were in danger on the level ground near Megg's Wharf.

The fire last night rendered 25,000 more homeless. It was one of the fiercest of the four days burning. It circled around the two hills. In an indescribably short time the inhabitants were all but cut off from escape. Many were driven to the summits of the hill, where they huddled, hoping against fate that they would escape death. At the very crest of the hills the fire ceased, leaving houses intact.

Many of those who plunged toward the bay in flight were caught by the flames. Their bodies were discovered and gathered

at Washington Square. Thousands were aided on the waterfront by the United States marines and the craft anchored in the bay. All efforts to fight the fire in this vicinity proved unavailing, and a real stand was not made until the waterfront was reached. Here six fire tugs fought the blaze for about three-quarters of a mile, when the fire was finally checked.

Mayor Schmitz and Gen. Funston with their corps of aids, are getting things in good shape. They have their schemes for relief and reconstruction down to a practical working basis and hold out every hope for success. The military is doing splendid work. While their methods may seem harsh at first to people who have never been subject to routine discipline, all are ready to submit to inconvenience affecting personal liberty, especially if they know this is for the good and welfare of the multi

SHOT MAN PINNED IN WRECKAGE. oldier Kills Sufferer to Prevent His Being Burned to Death.

Los Angeles, April 21.-Miss Margaret Inderhill of San Francisco, who arrived here from that city last night, says she saw a soldier shoot a man who was pinned in a burning building and could not be rescued "Three times my friends and I stopped to make a camping place in the street where we thought that the flames that were moving west would not reach us," she said "We stopped to watch the soldiers and fire-

men who, with timbers from the wreckage,

were at work on the front of a burning

frame building. "The front of the three story structure had fallen outside. Pinned beneath the structure was a man who pleaded piteously with the men who worked to release him. His head and shoulders projected from the wreckage. With his free arm he tried to help the workers by pulling at the timbers. One by one the men were driven back by the approaching flames until at last only one soldier remained. He was

blistered by the heat. "'Good-by,' the soldier shouted as sheet of flame swept around the corner of the building. The place was a roaring The soldier picked up his rifle, which was standing against a broken timber, and turned to go. From where we stood we could see the timber that held the man down smoke. His hair and mustache were

"'For God's sake shoot me,' he begged The soldier turned and went back to within twenty-five feet of the man and said something. We could not hear what he said. Then he started to walk away.

" 'Shoot me before you go,' yelled the man. The soldier turned quickly. Then we heard the rifle crack and knew that he

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HALF MILLION **ESCAPES FIRE**

Vaults Just as Flames Reached the Place.

DRIVEN AWAY TO SAFETY.

Officials Had to Wait Until the Time Lock Released It Before They Could Get It.

Close Call to Get at \$500,000 in the International Banking Corporation's Office -Money Put in a Wagon and a Das-Through the Streets Follows-Crocker Bank Moved Some Money to the St. Francis' Hotel, Which Was Burned Afterward-Most of the Bank Vaults Unharmed-Banks Will Be Able to Pay Out Small Sums In a Few Days.

OAKLAND, Cal.; April 21 .- It is probable hat most of the bank vaults are intact and that the money and securities in those places are safe. Some of the banks, however, succeeded in removing most of their treasures while the fire was raging.

William H. High, manager of the San Francisco branch of the International Banking Corporation, which has its headquarters at 60 Wall street, New Yorks was awakened by the earthquake in his home in Oakland, across the bay, at 5:15 o'clock on Wednesday, and immediately hurried over to San Francisco to size up the situation.

Arriving upon the ground at Sansome and Pine streets in San Francisco, he was joined by other employees of the bank and they immediately planned to get the books, papers, securities, and even gold, out of the vaults. The books that were merely in safes without time locks were quickly removed, but it was difficult to get the gold out until the time lock would permit the opening of the vaults at 9 o'clock in the morning.

Then Manager High, procuring a horse and wagon, with the aid of several soldiers to guard the treasure, removed \$500,000 in gold to the nearest safe deposit vaults that were then well outside of the zone where the fire was raging. His first thought was to drive the treasure to Oakland, but so many of the streets leading to the ferry were blocked by crumbling walls that it was found impossible to take the coin outside of San Francisco, and it was placed in safe deposit vaults within a few blocks of his

The Crocker-Woolworth Bank, near by, also thought it safe to remove its gold and transport it to the St. Francis Hotel, upon Union Square, which was then supposed to be far removed from danger. In the case of the Crocker-Woolworth Bank it is not known whether the gold was subsequently removed to a place of safety.

The strange part of the Crocker-Woolworth transfer was that, although the whole upper part of the Crocker-Woolworth building was gutted, the bank vaults from which the gold was originally removed were undisturbed in the basement.

The Wells Fargo, the Nevada, the California, the First National and all the larger banks fared equally well. Either the securities and bullion were left in vaults in the basement, where they are perfectly safe, or else they were transferred to safe deposit vaults that were known to be sure proof against even earthquakes.

Representatives of all the San Francisco banks will have another meeting in Oakand on Monday morning to arrange details. They will probably all open temporary banks in Oakland and supply all their depositors with limited sums until they can reach the vaults of the San Francisco banks that are now safely buried beneath the débris. They are prepared to meet all reasonable demands and supply funds in small amounts-probably for the first few days not exceeding \$25 at a time to each depositor.

The only bank in the huge ruined district that escaped destruction was the Market Street Bank, at the corner of Seventh and Market streets. It is in the gutted Grand building, but the firemen, with heroic efforts, saved the ground floor. It will pay out money just as soon as it hears from the Clearing House officers.

The State banks and banks of the United States in general have telegraphed guaranteeing support to local financial institutions, and arrangements have already been made whereby it can be stated every depositor will be paid in full.

The big steel vaults of the various banks and deposit companies look like weird spectres looming up amid the ashes and ruins of the destroyed buildings in which they were housed. Some of them are so hot from their protracted contact with the sea of raging flames that it is said it will take at least forty-eight hours for them to cool sufficiently to be accessible.

President Lynch of the First National Bank was at the head of the committee which examined all the vaults in the ruins and reported yesterday that they were all intact. Gov. Pardee followed up the report of the bankers by issuing a proclamation declaring Monday and Tuesday legal